

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: RUSSELL, SUSAN D.

§ Case No. 09-74444

CHRISTIAN, SUSAN D.

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§  
§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
211 South Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/13/2011 in Courtroom 115, United States Courthouse, 211 South Court Street  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 03/15/2011 By: /s/JAMES E. STEVENS  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: RUSSELL, SUSAN D.

§ Case No. 09-74444

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 14,004.56  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 14,004.56

**Balance on hand:** \$ 14,004.56

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Suntrust Mortgage Inc	112,914.26	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 14,004.56

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,961.46	0.00	1,961.46
Attorney for Trustee, Fees - Barrick, Switzer Law Firm	1,189.00	0.00	1,189.00

Total to be paid for chapter 7 administration expenses: \$ 3,150.46  
Remaining balance: \$ 10,854.10

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 10,854.10

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 10,854.10

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,918.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Chase Bank USA,N.A	1,222.51	0.00	1,222.51
3	CAPITAL ONE BANK USA, N.A.	3,792.17	0.00	3,792.17
4	GE Money Bank dba BERNINA A/GEMB	399.58	0.00	399.58
5	GE Money Bank dba BERNINA A/GEMB	2,746.97	0.00	2,746.97
6	PYOD LLC its successors and assigns as assignee of	757.16	0.00	757.16

Total to be paid for timely general unsecured claims: \$ 8,918.39  
Remaining balance: \$ 1,935.71

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for tardy general unsecured claims:				\$ 0.00
Remaining balance:				<u>\$ 1,935.71</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims:				\$ 0.00
Remaining balance:				<u>\$ 1,935.71</u>

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.4% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$45.74. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 1,889.97.

Prepared By: /s/JAMES E. STEVENS  
\_\_\_\_\_  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 7 of 8  
United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Susan D. Russell  
DebtorCase No. 09-74444-MB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-3

User: cshabesz  
Form ID: pdf006Page 1 of 2  
Total Noticed: 27

Date Rcvd: Mar 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2011.

db +Susan D. Russell, 1505 N. Scully Dr., McHenry, IL 60050-4040  
 aty +Charles T. Reilly, Law Office of Charles T. Reilly, 1303 North Richmond Road, McHenry, IL 60050-1405  
 tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive, Rockford, IL 61108-2579  
 14563607 BAC Home Loans Servicing, LP, Attention: Customer Service CA6-919-01-4, P.O. Box 5170, Simi Valley, CA 93062-5170  
 14952565 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083, Charlotte, NC 28272-1083  
 14563610 CITI Cards, P.O. Box 6000, The Lakes, NV 89163-6000  
 14563608 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492  
 14563605 +Charles T Reilly, 1303 N Richmond Road, McHenry, IL 60050-1405  
 14923223 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
 14563609 Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298  
 14563612 Dell Financial Services, C/O DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708-1577  
 14563615 GMAC, Attention: Customer Care, P.O. Box 4622, Waterloo, IA 50704-4622  
 14563616 +Harris N.A., 3800 Golf Rd., Ste. #300, Rolling Meadows, IL 60008-4005  
 14563617 +Keller Williams, Attention: Elizabeth Split, 410 Peterson Rd., Libertyville, IL 60048-1010  
 14563618 +Kenneth Johnson, 1505 N. Scully Dr., McHenry, IL 60050-4040  
 14563620 North Shore Gas, P.O. Box A3991, Chicago, IL 60690-3991  
 15253965 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14563621 +Pembroke 2 Condo Association, P.O. Box 589, Itasca, IL 60143-0589  
 14563604 +Russell Susan D, 1505 N Scully Dr, McHenry, IL 60050-4040  
 14942221 +Suntrust Mortgage Inc, POB 27767 RVW 3034, Richmond, VA 23261-7767  
 14563622 Suntrust Mortgage, Inc., RVW-3003, P.O. Box 26149, Richmond, VA 23260-6149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14563606 E-mail/PDF: cbp@agfinance.com Mar 18 2011 01:26:56 American General Finance, P.O. Box 3212, Evansville, IN 47731-3212  
 14563611 E-mail/Text: legalcollections@comed.com Mar 17 2011 22:39:34 ComEd, P.O. Box 6111, Carol Stream, IL 60197-6111  
 14563613 E-mail/PDF: gecsed@recoverycorp.com Mar 18 2011 01:28:45 GE Money Bank, P.O. Box 981127, El Paso, TX 79998-1127  
 14563614 E-mail/PDF: gecsed@recoverycorp.com Mar 18 2011 01:28:45 GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061  
 15071470 +E-mail/PDF: gecsed@recoverycorp.com Mar 18 2011 01:28:45 GE Money Bank dba BERNINA A/GEMB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14563619 E-mail/PDF: cr-bankruptcy@kohls.com Mar 18 2011 01:27:13 Kohl's Payment Center, P.O. Box 3043, Milwaukee, WI 53201-3043

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +James E Stevens, Barrick, Switzer, Long, Balsley &amp; Van Ev, 6833 Stalter Drive, Rockford, Il 61108-2579

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-3

User: cshabesz  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Mar 17, 2011

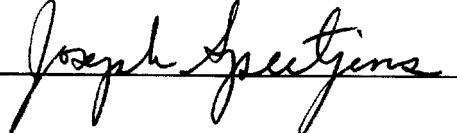
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.